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7 JEAN BARANOWSKI, IN PRO PER

8 **UNITED STATE BANKRUPTCY COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION**

10 In re:

11 TAUREAN E WRIGHT

12 Debtor.

Case No.: 6125-BK-11843-Y

OBJECTION TO CONFIRMATION OF
CHAPTER 13 PLAN (11 U.S.C. §§
1325(a)(3), (7) – BAD FAITH)

13 **SUBJECT PROPERTY:**

14 107 CACHANILLA CT
15 PALM DESERT California 92260

16 **CONFIRMATION HEARING:**

17 DATE: Dec 09 2025

18 TIME: 01:30 PM

19 PLACE: 3420 Twelfth St., Riverside, CA 92501

CTR: 302

JUDGE: Scott H. Yun

20 **TO THE HONORABLE BANKRUPTCY COURT:**

21 **NOTE THAT,** JEAN BARANOWSKI, Pro Per, an interested party and true owner of the
22 property located at 107 Cachanilla Court, Palm Desert, CA 92260, hereby: object to confirmation
23 of Chapter 13 Plan of Taurean E Wright on the following grounds:
24

25 1. The Plan is not proposed in good faith (§ 1325(a)(3)) and the petition was not filed in good
26 faith (§ 1325(a)(7)).
27
28

1 2. Debtor acquired the property at 107 Cachanilla Court through a **void foreclosure sale** in
2 September 2023.

3 3. The 2018 Assignment of Deed of Trust is VOID (no notarial seal, 12 years late, robo-signed).

4 4. The Substitution of Trustee is VOID (expired notary, Washington notary, no authority).

5 5. Debtor has **no legal or equitable interest** in the property (11 U.S.C. § 541).

6 6. Debtor illegally listed Creditor's mortgage and property in his Plan to steal her home.

7 "The Substitution of Trustee recorded January 9, 2023 as Instrument #2023-0005485 is VOID
8 because it was acknowledged in Washington State by a Washington notary whose commission
9 violates CA Gov2020 law and was executed by Abundant Investments, LLC — which was
10 never the beneficiary (see ZBS Law's own Trustee Sale Guarantee, Ex. A p. 30, naming
11 Deutsche Bank as beneficiary). ZBS Law therefore had no authority to conduct the foreclosure
12 sale. The Trustee's Deed Upon Sale is void, and Debtor Taurean Eugene Wright acquired no
13 title. The property is not estate property (11 U.S.C. § 541; In re Rodeo Creek Ltd. P'ship, 977
14 F.2d 592 (9th Cir. 1992))."

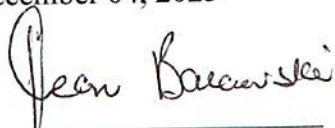
15 Separate motion filed to release the Property and Baranowskis mortgage from this fraudulent
16 Bankruptcy.

17
18 Confirmation must be denied.

19 .

20
21 Attached Exhibit A pages

22
23
24 December 04, 2025

25 
26 _____
27 JEAN BARANOWSKI
28 Creditor
In Pro Per

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
78365 Highway 111, #123, La Quinta, CA 92253

A true and correct copy of the foregoing document entitled (specify): OBJECTION TO CONFIRMATION OF
DEBTOR'S CHAPTER 13 PLAN OF REORGANIZATION

will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 12/05/2025, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Benjamin Heston
bhestonecf@gmail.com; benheston@recap.email; NexusBankruptcy@jubileebk.net

☐ Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL:**

On (date) 12/05/2025, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

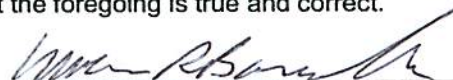
☐ Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served):** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

12/05/2025 William Baranowski
Date Printed Name


Signature

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.